# Corporate Loans User Manual
# Oracle Banking Digital Experience
# Patchset Release 21.1.1.0.0

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Corporate Loans User Manual

June 2021

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# 1. Preface

## 1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

## 1.2 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc.

## 1.3 Access to Oracle Support

Oracle customers have access to electronic support through My Oracle Support. For information, visit

http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info or visit

http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs if you are hearing impaired.

## 1.4 Structure

This manual is organized into the following categories:

*Preface* gives information on the intended audience. It also describes the overall structure of the User Manual.

*Introduction* provides brief information on the overall functionality covered in the User Manual.

The subsequent chapters provide information on transactions covered in the User Manual.

Each transaction is explained in the following manner:

- Introduction to the transaction
- Screenshots of the transaction
- The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.
- Procedure containing steps to complete the transaction- The mandatory and conditional fields of the transaction are explained in the procedure. If a transaction contains multiple procedures, each procedure is explained. If some functionality is present in many transactions, this functionality is explained separately.

## 1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Patchset Release 21.1.1.0.0, refer to the following documents:

- Oracle Banking Digital Experience Licensing Guide
- Oracle Banking Digital Experience Installation Manuals

# 2. Transaction Host Integration Matrix

**Legends**

| | |
|---|---|
| **NH** | No Host Interface Required. |
| ✓ | Pre integrated Host interface available. |
| × | Pre integrated Host interface not available. |

| Sr No | Transaction / Function Name | Oracle FLEXCUBE Core Banking 11.8.0.0.0 | Oracle FLEXCUBE Universal Banking 14.5.0.0.0 | Oracle Banking Corporate Lending (OBCL) 14.5.0.0.0 |
|---|---|---|---|---|
| 1 | **Overview** | | | |
| | Loan and Finance Overview | ✓ | ✓ | ✓ |
| | Application Tracker (Integrated with OBCLPM) | × | × | × |
| | Loan and Finance Summary | ✓ | ✓ | ✓ |
| | Loans Maturing | × | × | ✓ |
| | Installments Due and Installment Payment | × | × | ✓ |
| | Quick Links | **NH** | **NH** | **NH** |
| | Loan Installment Calculator | × | × | × |
| | Loan Eligibility Calculator | × | × | × |
| 2 | Loan Details | ✓ | ✓ | ✓ |
| 3 | Loan Details - Nickname updation | **NH** | **NH** | **NH** |
| **4** | **Repayment** | | | |
| | Repayment - With less than or more than installment amount | × | ✓ | ✓ |

| Sr No | Transaction / Function Name | Oracle FLEXCUBE Core Banking 11.8.0.0.0 | Oracle FLEXCUBE Universal Banking 14.5.0.0.0 | Oracle Banking Corporate Lending (OBCL) 14.5.0.0.0 |
|---|---|---|---|---|
| | Repayment - With equal to the installment amount | ✓ | ✓ | ✓ |
| | Full Repayment | × | × | ✓ |
| 5 | Disbursement Inquiry | ✓ | ✓ | ✓ |
| 6 | Schedule Inquiry | ✓ | ✓ | ✓ |
| 7 | Rate Revision History | × | × | ✓ |
| 8 | View Statement | ✓ | ✓ | ✓ |
| 9 | View Statement – Search filters | ✓ | ✓ | × |
| 10 | View Statement – E-Statement | × | × | × |
| 11 | View Statement- Pre-Generated Statement | × | × | × |

Home

# 3. Corporate Lending

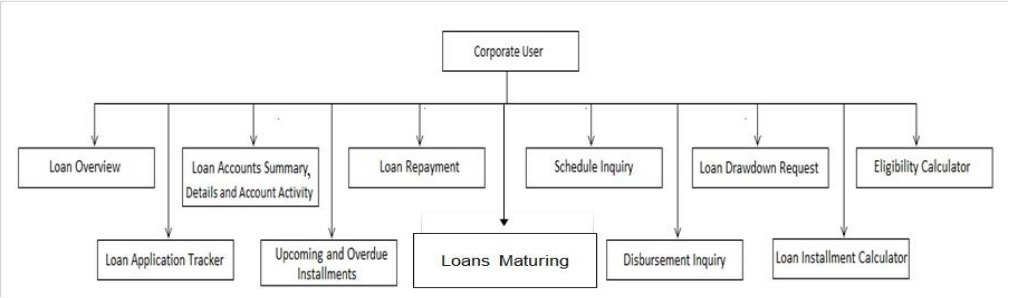
Corporate organizations often need to borrow money to meet their funding requirements, typically to invest in infrastructure, expand business operations at various locations, upgrade to the latest plant and machinery, acquire other assets, maintain inventory, or to increase working capital. Most corporates consider borrowing a business loan from financial institutions as a convenient option because of its flexibility and affordability. OBDX provides a platform by which banks can offer their corporate customers an enriching online banking experience in servicing their existing loans accounts.

Corporates can manage their banking requirements efficiently and effectively through the OBDX self-service channels. The corporate lending module offers a consolidated and easy to understand view of the customer's business loans position with an option to check the detailed view of each loan account. Customers can also view the information of upcoming and overdue loan installments and the detailed loan account activity.

The quick & hassle-free online loan repayment option allows the corporate user to initiate payments using the Digital Banking Platform.

**Features Supported In Application**

- Initiation of a Loan Drawdown Request (For more details, refer User Manual Oracle Banking Digital Experience Corporate Lending Origination)
- Summary of Loan Drawdown Applications
- Loan Accounts Overview
- Loan Accounts Summary, Details and Account Activity
- Loan Repayment – Partial and Full repayments
- Repayment Schedule Inquiry
- Disbursement Inquiry
- Loan Installment Calculator
- Eligibility Calculator
- Loan Application Tracker
- Loans Maturing
- Installments Due (upcoming and overdue)



**Pre-requisites**

- Party preference must be maintained
- Corporate users must be created
- Transaction access must be provided to the user
- Approval rule must be set up for the corporate user to perform required actions
- Transaction working window must be maintained
- Transaction limits must be assigned to the user to perform transactions

**Mobile Capability**

The following screens are supported on mobile devices only for bilateral loan contracts.

- Disbursement Inquiry
- Loan Repayment
- Schedule Inquiry
- To Initiate Loan Installment Payment
- Loan Details
- Dashboard - Loans Overview
- Dashboard - Loan Accounts Summary
- Dashboard - Installment Summary
- Dashboard - Loan Installment Calculator
- Dashboard - Loan Eligibility Calculator
- Loan and Finance > View Statement

# 4. Loan and Finance Overview

This screen is like a dashboard which provides a summary of the loan accounts that the corporate user, has access to. The Loan Overview displays a summary of the total borrowings in all accounts along with the current outstanding amount. It allows the user to understand the current position with respect to loan accounts.

The Application Tracker section provides a visual representation of the number of applications in various stages, which are in-progress, draft, submitted, and completed.

Through the Quick Links section, the user can launch into the servicing sections of the Loans module namely, repayment of loan, inquiring the repayment schedule, and viewing the disbursement details. A loan drawdown request can also be initiated from the Quick Links section.

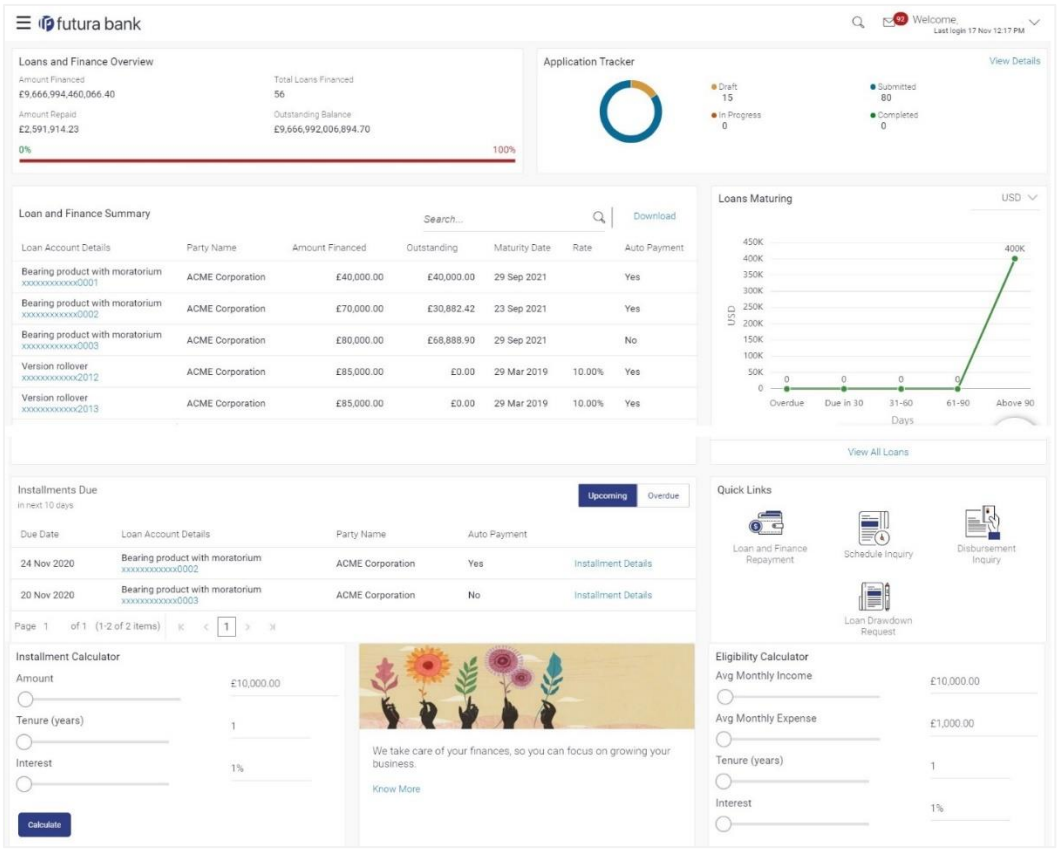
In the Loan Accounts Summary, the user can view account details such as party name, account number in masked format, amount financed, interest rate, outstanding amount, auto payment, and maturity date of the loan accounts that the user has access to. Details of each loan account can be viewed by clicking on the account number hyperlink.

Upcoming and overdue installments are also displayed in the dashboard, with the option to make a repayment.

The user can calculate the loan installment using the Loan Installment Calculator at the bottom of the dashboard. An Eligibility Calculator is also available to check for eligibility of a specific loan amount, based on existing income and expenses.

**How to reach here:**

*Toggle menu > Menu > Accounts > Loans and Finances > Loan and Finance Overview*


futura bank
Welcome
Last login 17 Nov 12:17 PM
Loans and Finance Overview
Amount Financed
£9,666,994,460,066.40
Total Loans Financed
56
Amount Repaid
£2,591,914.23
Outstanding Balance
£9,666,992,006,894.70
0%
100%
Application Tracker
View Details
Draft
15
Submitted
80
In Progress
0
Completed
0
Loan and Finance Summary
Search...
Download
Loan Account Details
Party Name
Amount Financed
Outstanding
Maturity Date
Rate
Auto Payment
Bearing product with moratorium xxxxxxxxxxxx0001 ACME Corporation £40,000.00 £40,000.00 29 Sep 2021 Yes
Bearing product with moratorium xxxxxxxxxxxx0002 ACME Corporation £70,000.00 £30,882.42 23 Sep 2021 Yes
Bearing product with moratorium xxxxxxxxxxxx0003 ACME Corporation £80,000.00 £68,888.90 29 Sep 2021 No
Version rollover xxxxxxxxxxxx2012 ACME Corporation £85,000.00 £0.00 29 Mar 2019 10.00% Yes
Version rollover xxxxxxxxxxxx2013 ACME Corporation £85,000.00 £0.00 29 Mar 2019 10.00% Yes
Loans Maturing
USD
450K
400K
350K
300K
250K
200K
150K
100K
50K
0
USD
400K
Overdue
Due in 30
31-60
61-90
Above 90
Days
View All Loans
Installments Due
in next 10 days
Upcoming
Overdue
Due Date
Loan Account Details
Party Name
Auto Payment
24 Nov 2020 Bearing product with moratorium xxxxxxxxxxxx0002 ACME Corporation Yes Installment Details
20 Nov 2020 Bearing product with moratorium xxxxxxxxxxxx0003 ACME Corporation No Installment Details
Page 1 of 1 (1-2 of 2 items)
Quick Links
Loan and Finance Repayment
Schedule Inquiry
Disbursement Inquiry
Loan Drawdown Request
Installment Calculator
Amount
£10,000.00
Tenure (years)
1
Interest
1%
Calculate
We take care of your finances, so you can focus on growing your business.
Know More
Eligibility Calculator
Avg Monthly Income
£10,000.00
Avg Monthly Expense
£1,000.00
Tenure (years)
1
Interest
1%

## Dashboard Overview

### Loan and Finance Overview

This widget displays the following figures:

- Amount Financed: The total loan amount in local currency that has been lent by the bank to the corporate party.
- Total Loans Financed: The total number of loans availed by the party.
- Amount Repaid: The total loan amount repaid. This field is only displayed with OBCL.
- Outstanding Balance: The outstanding amount in local currency that is yet to be repaid by the corporate customer.

The amount repaid and the outstanding balance are also visually represented on a line graph in percentage form.

### Application Tracker

The Application Tracker widget allows the logged-in corporate user to view the progress summary of the various loan drawdown applications submitted from the Digital Banking Platform. Click on the **View Details** link to know the detailed progress of the applications. Refer the **Application Tracker** section in User Manual Oracle Banking Digital Experience Corporate Lending Origination, for more details.

### Loan and Finance Summary

This section displays a summary of loan accounts, mapped to the logged in corporate user, along with related information of each account.

Details include:

- Loan Account Details: Loan account number (in masked format), product name, along with the account nickname (if set)
- Party Name: Name of the party under which the loan account is opened
- Amount Financed: The total loan amount in local currency that has been lent by the bank to the corporate party
- Outstanding: Current outstanding loan amount in the loan account currency
- Maturity Date: Maturity date of the loan account
- Rate: The rate of interest on the loan
- Auto Payment: Indicates whether the auto payment facility is enabled for the loan account or not

The corporate user can search for a specific loan account by typing either the account number or party name in the search field and clicking . To get the details of each loan account, click on the respective loan account number. Refer **Loan Account Details** screen for more information.

**Download**: The Loan and Finance summary is downloaded as a password protected file. A message appears regarding the password to be used for opening the file.

### Loans Maturing

This widget provides the option of viewing a graphical summary of overdue and upcoming installments of the primary party accounts or linked party accounts that the corporate user has access to. These installments are sorted based on the currency of the loan account and this widget provides an option to view graphical summary of loan account(s) of the primary party accounts or linked party accounts (if present) by using a currency selection drop-down in the top right corner of the widget.

Clicking on **View All Details link** redirects to **Loan Account Details** screen.

### Installments Due

This widget provides the option of viewing a summary of upcoming installments or overdue installments of the primary party accounts or linked party accounts that the corporate user has access to. An option is provided to pay the selected installment/overdue amount. This redirects the user to the **Repayment** screen**.**

Click on the loan account number to view the respective loan account details. Refer **Loan Account Details** screen for more information.

Click the **Installment Details** link. The Installment Details pop-up screen appears. Click **Pay Now** to repay the installment. Refer the **Repayment** screen for more information.

### Quick Links

This section displays the quick links available for loan transactions. Click the particular link to access the specific loan transaction, namely,

- Loan Repayment
- Schedule Inquiry
- Disbursement Inquiry
- Loan Drawdown Request (Refer User Manual Oracle Banking Digital Experience Corporate Lending Origination, for more details.)

### Loan Installment Calculator

This widget displays the loan calculator. It enables the user to calculate the installment for a particular loan amount, tenure and interest rate.

### Eligibility Calculator

This widget enables the user to check the eligibility for a specific loan amount, given the income, the expenses, the required tenure and interest rate.

### Loan Offers

This widget displays any offers on loans provided by the bank.

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Home

# 5. Loan and Finance Details

The Loan and Finance Details screen displays all details of a specific loan account. The details include the Account Details, Loan Amounts details, Repayment details, Installment details, Arrears details, and Linked Facilities.

- Repayment: This section displays the repayment mode, the principal amount frequency, the interest amount frequency, late payment charges, pre-payment charges.
- Installments: This section displays the loan term, total installments, remaining installments, next installment due date, next installment amount.
- Arrears: This section displays details pertaining to arrears including the principal arrears, the interest arrears, late payment charges, other fees.
- Linkage Details: This section displays details of each facility linked to the loan. This section is displayed only if the application is integrated with OBCL and the selected loan account has linked facilities

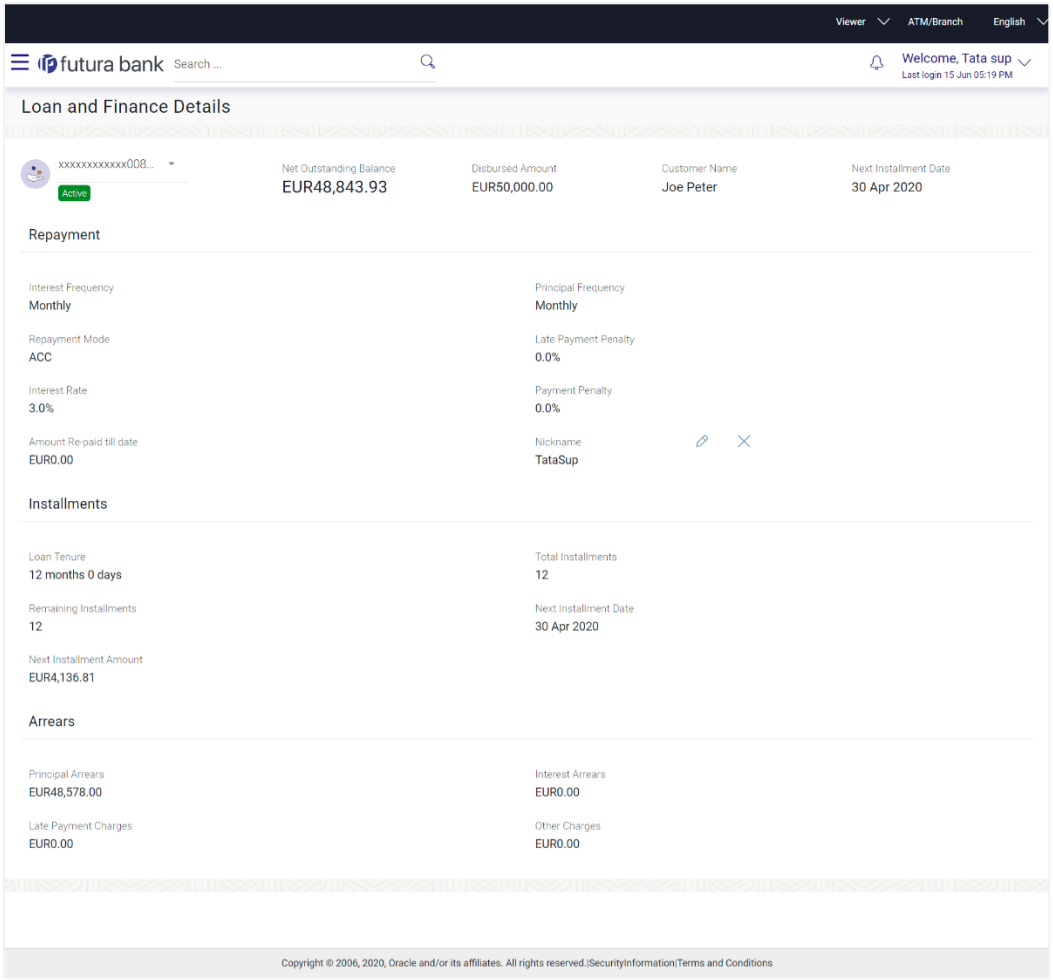
The corporate user can also do the following on this screen - add/update/delete the nickname; perform loan repayment, schedule inquiry, disbursement inquiry, and to view statements.

The corporate user can click **More Information** to view the full loan details.

**How to reach here:**

*Toggle menu > Accounts > Loans and Finances > Loan and Finance Overview > Loan and Finance Summary > Loan account number link > Loan and Finance Details*
*OR*
*Dashboard > Loans and Finances widget > Loan and Finance Summary > Loan account number link > Loan and Finance Details*
*OR*
*Toggle menu > Menu > Accounts > Loans and Finances > Loan and Finance Overview > Loans Maturing > Loan details link > Loan and Finance Details*

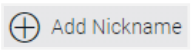
## Loan and Finance Details




## Field Description

| Field Name | Description |
|---|---|
| **Account Number** | All the loan accounts of the user will be listed in a drop-down in masked format along with nicknames, if defined. The user can select the loan account of which details are to be viewed. The account number will be masked as per account number masking configurations. |
| **Status** | The current status of the loan account. |
| **Net Outstanding Balance** | The total amount outstanding on the loan is displayed here. |
| **Disbursed Amount** | The actual amount of loan that the bank has given the customer till date. |

| Field Name | Description |
|---|---|
| **Customer Name** | The name of the primary account holder is displayed here. |
| **Next Installment Date** | The date on which the next loan payment is due. |
| **Repayment** | |
| **Interest Frequency** | Intervals at which the interest is to be paid.<br>It could be:<br>• Daily<br>• Weekly<br>• One Time Payment<br>• Monthly<br>• Bi monthly<br>• Quarterly<br>• Semi-annually<br>• Annually |
| **Principal Frequency** | Intervals at which the principal is to be repaid.<br>It could be:<br>• Daily<br>• Weekly<br>• One Time Payment<br>• Monthly<br>• Bi monthly<br>• Quarterly<br>• Semi-annually<br>• Annually |
| **Repayment Mode** | The mode through which loan repayments are to be made as set up in the processing system. For e.g. repayments could be made via account transfer, direct debit or cheque. |
| **Late Payment Penalty** | The percentage rate charge applicable in case of default in repayment. |
| **Interest Rate** | The interest rate charged on the loan. |
| **Prepayment Penalty** | The percentage charge applicable in case the loan is prepaid. |
| **Amount Re-paid till Date** | Total loan amount repaid by the customer till date. |

| Field Name | Description |
|---|---|
| **Nickname** | The nickname given to the loan account by the account holder. This nickname can be changed or deleted.<br><br>Click  , to add nickname.<br><br>For more information on Account Nickname, refer Account Nickname. |
| **Installments** | |
| **Loan Tenure** | The duration for which the loan amount is sanctioned in terms of years/months/days. |
| **Total Installments** | The total number of scheduled payments to be made towards repaying the loan. |
| **Remaining Installments** | The number of scheduled payments remaining towards repaying the loan completely. |
| **Next Installment Date** | The date on which the next loan payment is due. |
| **Next Installment Amount** | Amount to be paid as next installment. |
| **Arrears** | |
| **Principal Arrears** | The amount due on the loan principal after having missed one or more repayment installments. |
| **Interest Arrears** | The amount due towards loan interest payment. |
| **Late Payment Charges** | The charges levied on any late payment of a loan installment. |
| **Other Charges** | Other/ miscellaneous fees applicable on the loan account. |
| **Facility Details** | |
| **Facility ID** | The facility ID under which the loan account has been opened. This field is displayed, only when OBDX application is integrated with Oracle FLEXCUBE Universal Banking. |
| **Linkage Details** | |
| This section is displayed, only when OBDX application is integrated with Oracle Banking Corporate Lending (OBCL) and the account has existing facilities linked. | |
| **Linkage Type** | Displays whether a facility or a collateral is linked with the loan. |

| Field Name | Description |
|---|---|
| **Reference Number** | The reference number of the linkage. |
| **Description** | A description of the facility or the collateral linked with the loan account. |
| **Branch** | The branch in which the facility or the collateral is opened |
| **Amount** | The amount of the facility or the collateral linked to the loan account. |
| **Percent** | The percentage of facility or collateral linked to the loan account. |

You can also perform the following account related transaction:

- Add account nickname/ modify/ delete nickname. For more information refer **Account Nickname** section.

**Home**

# 6. Loan and Finance Repayment

The quick and hassle-free online loan repayment option allows the corporate user to initiate payments against outstanding amounts using the Digital Banking platform. The repayment can be an ad hoc repayment or an installment repayment.

Note: If the user makes a payment equal to the total outstanding loan amount (inclusive of arrears), it may lead to settlement of the loan account. Depending upon the configuration at the host system, premature penalty / charges may be applicable.

Note: If approver wants to modify the Loan and Finance Repayment, then **Send to Modify** option can be used instead of rejecting the repayment. Later, maker can make necessary changes to Loan and Finance Repayment and send for approval.

## 6.1 Ad Hoc Repayment

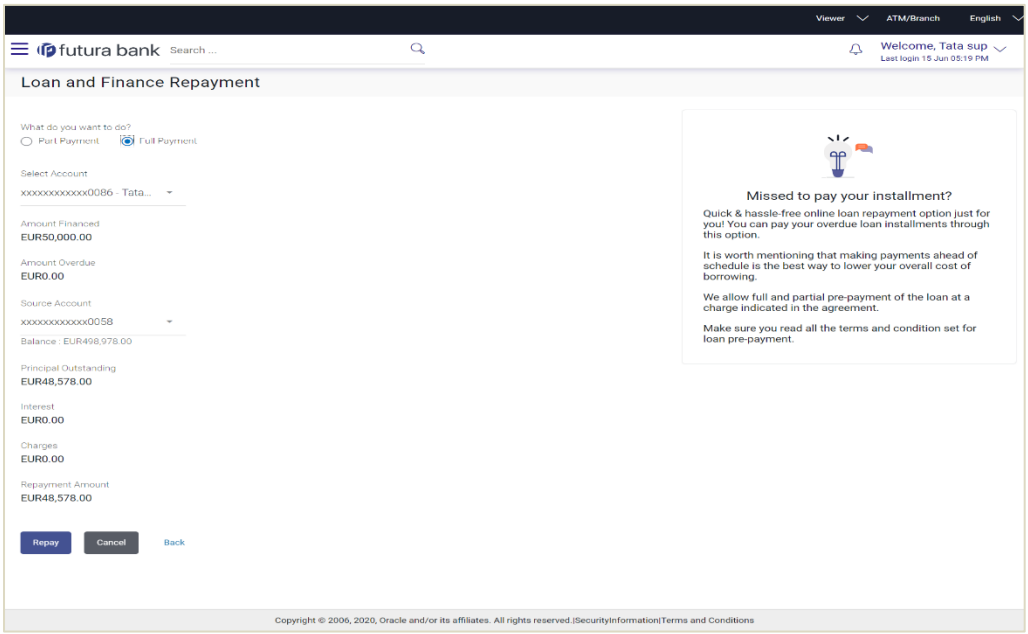
Ad hoc repayments can be made by a corporate user at any point of time, against a loan account mapped to him. It need not necessarily be when an installment is due. The amount being repaid need not be equal to the installment due either. In case there are surplus funds available at the corporate user's disposal, they can initiate an ad hoc repayment.

**How to reach here:**

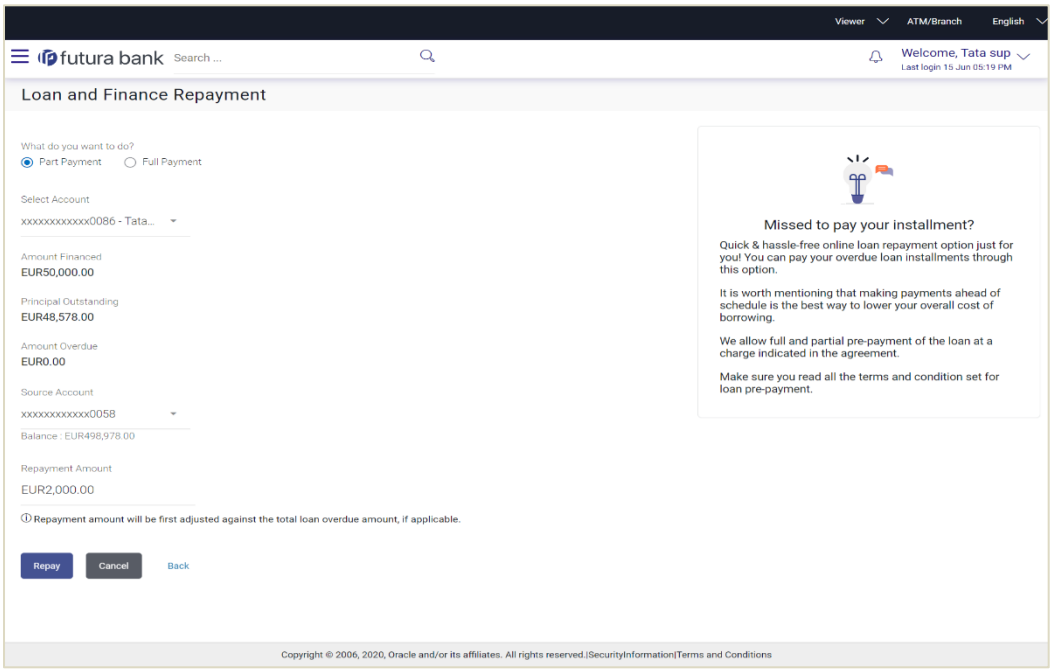
*Toggle menu > Accounts > Loans and Finances > Loan and Finance Repayment*
*OR*
*Toggle menu > Accounts > Loans and Finances > Loan and Finance Overview > Quick Links > Loan and Finance Repayment*

**Loan and Finance Repayment (for ad hoc repayments)**

**Full Payment**



## Part Payment




## Field Description

| Field Name | Description |
|---|---|
| **Loan and Finance Repayment** | |
| | The user can access this screen from the **Quick Links** section in the Loan Account Details screen, or from the Toggle menu. |
| **What do you want to do ?** | The options of paying off the loan partially or completely. The options are: Part Payment and Full Payment.<br><br>The order in which the fields below are displayed, will vary based on the option selected in this field. |
| **Select Account / Loan Account Number** | The loan account number (in masked format), that the logged-in user has access to, for repayment. The account nickname (if set) is also displayed. For more information on Account Nickname, refer the Account Nickname section.<br><br>If this screen is accessed from the toggle menu, then the loan account numbers that the user has access to, are available as a list to select from. |
| **Amount Financed** | The total loan amount in local currency that has been lent by the bank to the corporate party. |
| **Principal Outstanding** | The outstanding principal balance, which is yet to be repaid. |

| Field Name | Description |
|---|---|
| **Amount Overdue** | The overdue amount, if any. This amount is the summation of the principal, interest and charges (if any). |
| **Source Account** | A list of current and savings accounts (in masked format) mapped to the logged-in user. The account nicknames (if set) are also displayed.<br>**Note:** The list displays all active accounts that the logged-in corporate user has access to – including those of the primary party and the linked parties. |
| **Balance** | The balance amount in the selected source account. |
| **Interest** | The interest component of the amount that is due. This field appears if the user selects the **Full Payment** option in the **Repayment Type** field. |
| **Charges** | The charge that is due. This field appears if the user selects the **Full Payment** option in the **Repayment Type** field. |
| **Repayment Amount** | The amount to be repaid. Payment currency is defaulted to loan account currency.<br>This field is editable only if the user selects the **Part Payment** option. This amount should be less than the outstanding principal balance, in this case. If the user selects the **Full Payment** option, then this field displays the total outstanding amount, which will include the principal, the interest and pre-payment charges.<br>**Note**: The Source Account should have sufficient balance to cover the repayment amount. |

**To repay the loan partially or completely:**

1. From the **What do you want to do ?** field, select whether the loan must be paid off partially or fully.
2. From the **Select Account** list (if available), select the appropriate loan account to be repaid.
3. From the **Source Account** list, select the appropriate CASA account number, to make the repayment from.
4. If the **Partial Payment** option has been selected, then in the **Repayment Amount** field, enter the repayment amount.
5. Click **Repay**.
   OR
   Click **Back** to go to the previous screen.
6. The **Review** screen appears. Verify the details, and click **Confirm**. A message confirming the repayment appears, along with the transaction reference number.
   OR
   Click **Back** to make changes if any. The user is directed back to the **Loan Repayment – screen** with values in editable form.

OR
Click **Cancel** to cancel the transaction.

7. Click **Go To Dashboard** to go to the dashboard.
   OR
   Click **Go to Account Details** to go to the **Loan Account Details** screen.

## 6.2 Installment Repayment

Installment repayment varies from an ad hoc repayment in that, it is the paying of an installment that is due, as per the amortization schedule. The installment amount is also specified by the schedule. If an installment is overdue, that is, it is paid post the due date, then a late fee may be charged. Distinct tabs are provided to view upcoming installments and overdue installments.**How to reach here:**

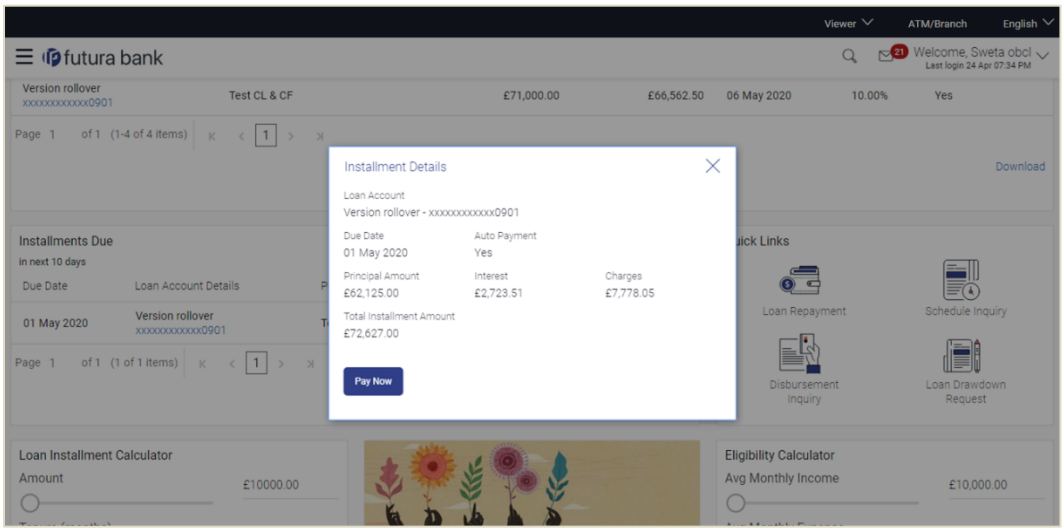
**Upcoming Installments:**

*Toggle menu > Accounts > Loans and Finances > Loan and Finance Overview > Installments Due > Upcoming tab > Installment Details link > Pay Now > Loan and Finance Repayment*

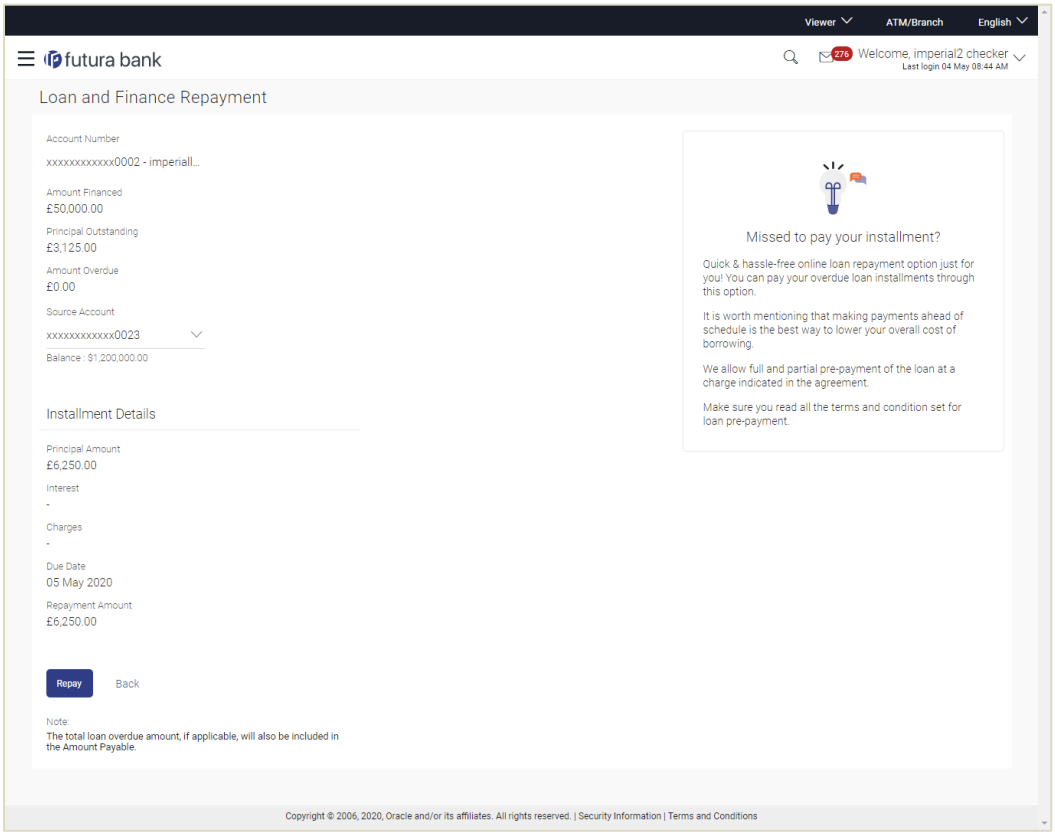
**Overdue Installments:**

*Toggle menu > Accounts > Loans and Finances > Loan and Finance Overview > Installments Due > Overdue tab > Installment Details link > Pay Now > Loan and Finance Repayment*

**Installment Details Pop-up**



### Installment Repayment (for upcoming or overdue installments)




### Field Description

| Field Name | Description |
|---|---|
| **Loan and Finance Repayment** | |
| | The user can access this screen from the Installments Due widget in the loan Overview screen. The fields are common for both upcoming and overdue installment repayments. |
| **Loan Account Number** | The loan account number in masked format along with the account nickname (if set). |
| **Amount Financed** | The total loan amount in local currency that has been lent by the bank to the corporate party. |
| **Principal Outstanding** | The outstanding principal amount, which is yet to be repaid. |
| **Amount Overdue** | The overdue amount. This amount is the summation of the principal, interest and charges (if any). |

| Field Name | Description |
|---|---|
| **Source Account** | A list of current and savings accounts (in masked format) that the user can select from to source the repayment. The account nickname (if set by the user) is also displayed.<br><br>**Note:** The list displays all active accounts that the logged-in corporate user has access to – including those of the primary party and the linked parties. |
| **Balance** | The balance amount in the selected source account. |
| **Installment Details** | |
| **Principal Amount** | The outstanding principal amount due on the installment date. This amount does not include any interest or charges. |
| **Interest** | The interest on the amount due on the installment date. |
| **Charges** | The charge or penalty (if applicable) due on the installment date. |
| **Due Date** | The date on which the installment is due. |
| **Repayment Amount** | The total installment amount to be paid. This amount is the sum of the principal amount, the interest and the charges.<br><br>**Note**: The Source Account should have sufficient balance to cover the repayment amount. |

**To repay an upcoming installment or an overdue installment of the loan:**

1. In the **Loan Repayment** screen, select the appropriate CASA account number, to make the repayment from the **Source Account** list. The balance in the account appears.
2. Click **Repay**.
   OR
   Click **Back** to go to the previous screen.
3. The **Review** screen appears. Verify the details, and click **Confirm**. A message confirming the repayment appears, along with the transaction reference number.
   OR
   Click **Back** to make changes if any. The user is directed back to the **Loan Repayment screen** with values in editable form.
   OR
   Click **Cancel** to cancel the transaction.
4. **Click Go To Dashboard** to go to the dashboard.
   OR
   Click **Go to Account Details** to go to the **Loan Account Details** screen.

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# 7. Disbursement Inquiry

Disbursement of the loan amount depends on the type of loan product availed by the customer.

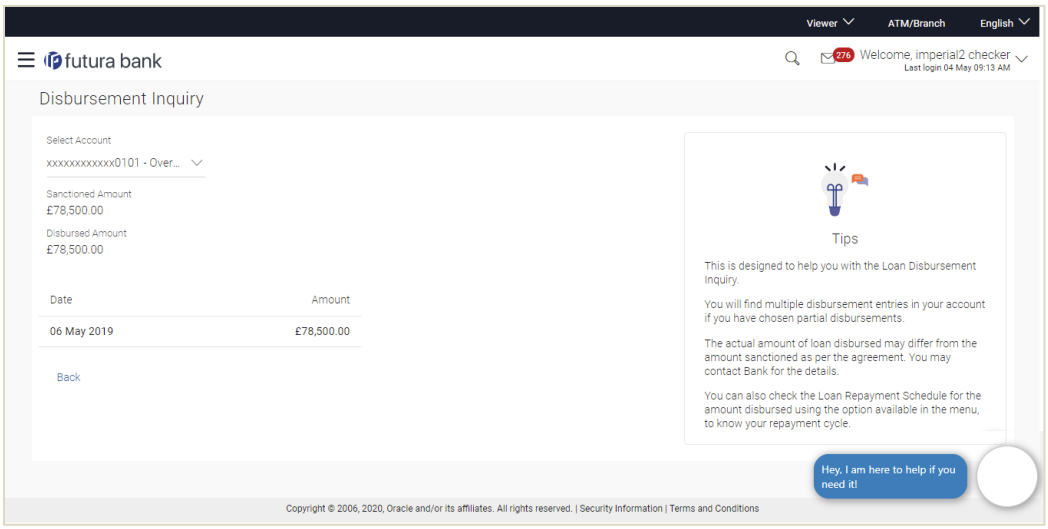
Especially, in case of multiple disbursements of loan product, user may need to understand the disbursement details of the loan account. This feature allows the user to view the disbursement details such as disbursed amount, disbursal date and sanctioned amount. It helps the user to analyze the current position of the loan account with respect to the disbursed amount. How to reach here:

*Toggle menu > Accounts > Loans and Finances > Disbursement Inquiry*
OR
*Dashboard > Loans and Finances widget > Loan and Finance Summary > Loan account number link > Loan and Finance Details > Quick Links > Disbursement Inquiry*

**To view disbursement details of a loan account:**

1. From the **Select Account** list, select appropriate account number.
   The disbursement details appear on the screen.

### Disbursement Details




### Field Description

| Field Name | Description |
|---|---|
| **Select Account** | Loan account number (in masked format) along with the account nickname. |
| **Sanctioned Amount** | Sanctioned loan amount along with the currency. |
| **Disbursed Amount** | Disbursed loan amount on the date of disbursement. |

| Field Name | Description |
|---|---|
| **Date** | Disbursement date.<br>**Note**: If there are multiple disbursements in the account, the last disbursement will be displayed first and thus, the last entry in this list will be the first disbursement date. |
| **Amount** | Amount disbursed as on the respective disbursement date. |

2. Click **Back** to go back to previous screen.

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# 8. Schedule Inquiry

OBDX enables the corporate user to view the amortization schedule of a specific loan account.

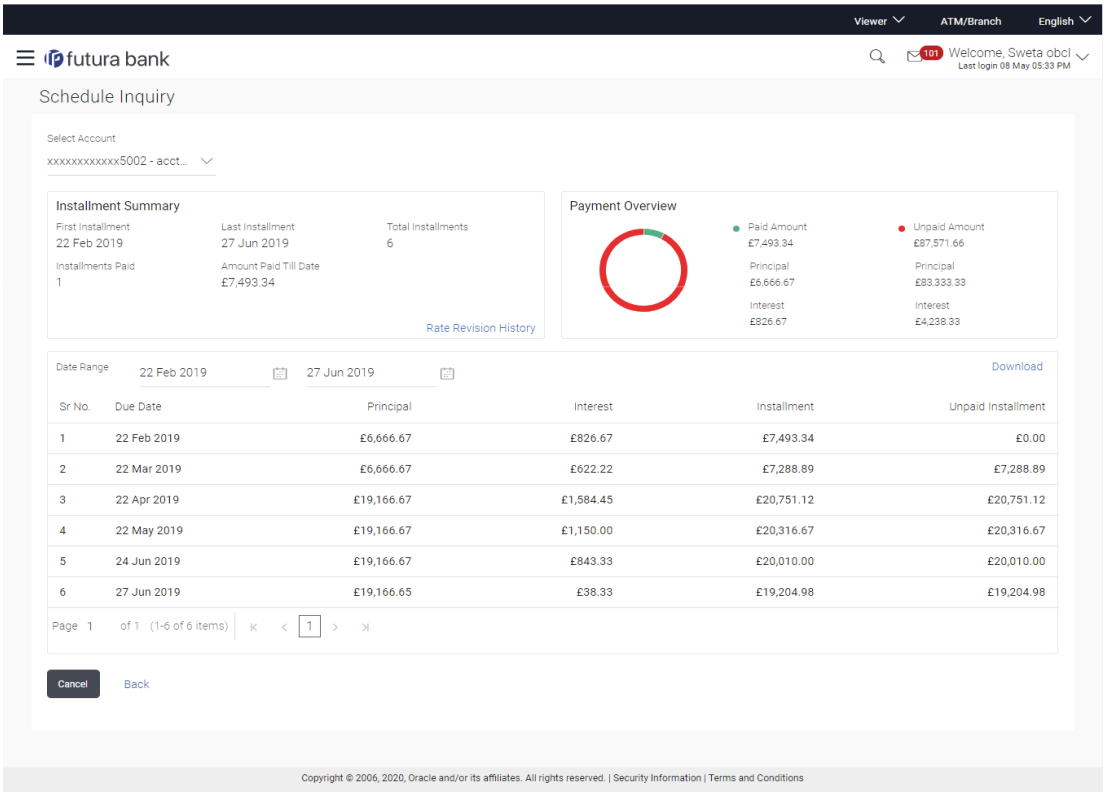
The graphical representation of payment overview gives information like principal and interest of paid amount, and principal and interest of unpaid amount.

This screen displays a detailed installment summary of each installment including the interest and principal amounts along with any charges, if applicable, and the total installment amount due on each specific date throughout the loan tenure.

This helps the corporate user to get important information such as the frequency in which repayment installments are made, the total number of installments, the number of installments paid and those that are pending.How to reach here:

*Toggle menu > Accounts > Loans and Finances > Schedule Inquiry*
*OR*
*Dashboard > Loans and Finances widget > Loan and Finance Summary > Loan account number link > Loan and Finance Details > Quick Links > Schedule Inquiry*

**Schedule Inquiry**




Note: Details to show graph as a part of loan schedule is not integrated with OBCLPM.

**Field Description**

| Field Name | Description |
|---|---|
| **Select Account** | The loan account number (in masked format) along with the account nickname (if set by the user). By default, the details of the first account in the dropdown list are shown on the screen. |
| **Installment Summary** | |
| **First Installment** | The date of the first installment payment of the loan account. |
| **Last Installment** | The date of the last installment payment of the loan account. |
| **Total Installments** | The total number of installments applicable for the loan account. |
| **Installments Paid** | The number of installments paid till date for the loan account. |
| **Amount Paid Till Date** | The total amount repaid till date for the loan account. |
| **Rate Revision History** | |
| This pop-up window appears if you click the **Rate Revision History** link in the **Installment Summary** section. It displays each instance of interest rate revision, with the corresponding date. | |
| **Date** | The date on which the interest rate has been revised. |
| **Rate** | The revised interest rate. |
| **Payment Overview** | |
| **Paid Amount** | The total amount repaid till date in the loan account. |
| **Principal** | The principal amount repaid till date in the loan account. |
| **Interest** | The interest amount repaid till date in the loan account. |
| **Unpaid Amount** | The total amount pending for repayment in the loan account. |
| **Principal** | The principal amount pending for repayment in the loan account. |
| **Interest** | The interest amount pending for repayment in the loan account. |
| **Schedule Summary** | |

| Field Name | Description |
|---|---|
| **Date Range** | The start and end dates for which the user wants to view the installment schedule. |
| **Sr. No.** | The serial number of the schedule record. |
| **Due Date** | The date of scheduled installment payment. |
| **Principal** | The principal component of the amount that is due, on the installment date. |
| **Interest** | The interest component of the amount that is due, on the installment date. |
| **Charges** | The charge (fee) amount that is due as on the installment date. |
| **Installment** | The total installment amount that is due as on the installment date. |
| **Unpaid Installment** | The unpaid installment amount. |

**To view and download the loan schedule:**

1. From the Select Account list, select the appropriate loan account number. The system displays the Installment Summary, Payment Overview, and Schedule Summary.
2. From the Date Range field, select the start and end dates to view the schedule. The schedule summary appears accordingly.
3. Click Download. The schedule is downloaded as a password protected file. A message appears regarding the password to be used for opening the file.

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# 9. Transactions

Customers can track the transactions taking place in their accounts. This feature enables customers to view the details of all the transactions performed in their loan accounts. All the debit and credit entries along with each transaction amount and reference details are displayed.

Customers can also undertake the following from this screen:

- Download Pre-Generated Statements – The customer can select the **Pre-Generated Statement** option from the kebab menu on this page, in order to be provided with the facility to define the period for which he/she would like to download pre-generated statements.

- Subscribe for E-Statements – By selecting the **E-Statement** option from the kebab menu, the user will be able to either subscribe or unsubscribe (if subscription is active) for e-statements for the specific account. If the user opts to subscribe for e-statements, he/she will receive monthly e-statements on his/her registered email address.

Note: The features to subscribe/unsubscribe for e-statements, request for statements, and to download pre-generated statements are only supported with third party hosts.

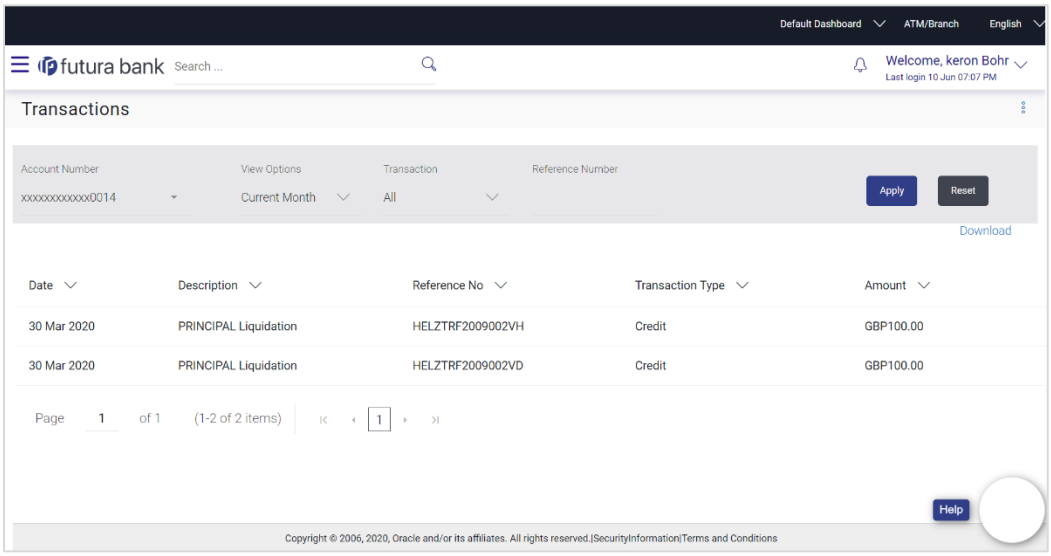
**How to reach here:**

*Dashboard > Toggle Menu > Menu > Accounts > Loans and Finances > Transactions*

**To view the account statement:**

1. From the account number list, select the account of which you wish to view transactions.
2. From the **View Options** list, select the desired transaction period.
   a. If the option Date Range has been selected in the **View Options** list, specify the date range in the **Date From** and **Date To** fields.
3. From the **Transaction** list, select the types of transactions to be displayed i.e. either debit or credit or all transactions.
4. In the **Reference Number** field, enter a transaction reference number if you wish to view a specific transaction record.
5. Click **Apply** to view transactions based on the defined criteria.
   OR
   Click **Reset** to clear the details entered.

## Transactions – View Transactions




### Field Description

| Field Name | Description |
|---|---|
| **Account Number** | Select an account of which you wish to view transactions. |
| **View Options** | Filters to view the transactions of a specific period.<br>The options are:<br>• Current Period<br>• Previous Month<br>• Previous Quarter<br>• Date Range |
| **Date From – Date To** | Specify the period for which you wish to view transactions.<br>These fields will be displayed only if you have selected the option **Date Range** from the **View Options** list. |
| **Transaction** | Filters to view the transactions based on description.<br>The options are:<br>• All<br>• Credits Only<br>• Debits Only |
| **Reference Number** | Reference number of the transaction. |
| **Opening Balance** | The opening balance in the account for the specific period. |

| Field Name | Description |
|---|---|
| **Closing Balance** | Closing balance in the account for the specific period. |
| **Results** | |
| **Download** | Click the link to download the statement. |
| **Date** | Date on which the activity was performed. |
| **Description** | Short description of the transaction. |
| **Reference Number** | Reference number of the transaction. |
| **Transaction Type** | The type of transaction performed, i.e. if it was a debit or credit transaction. |
| **Amount** | The transaction amount. |

6. Click **Download** and select the format in which the statement is to be downloaded. The statement gets downloaded.

The following actions can also be performed in the screen:

- Subscribe for E-Statements.
- Download Pre-Generated Statements.

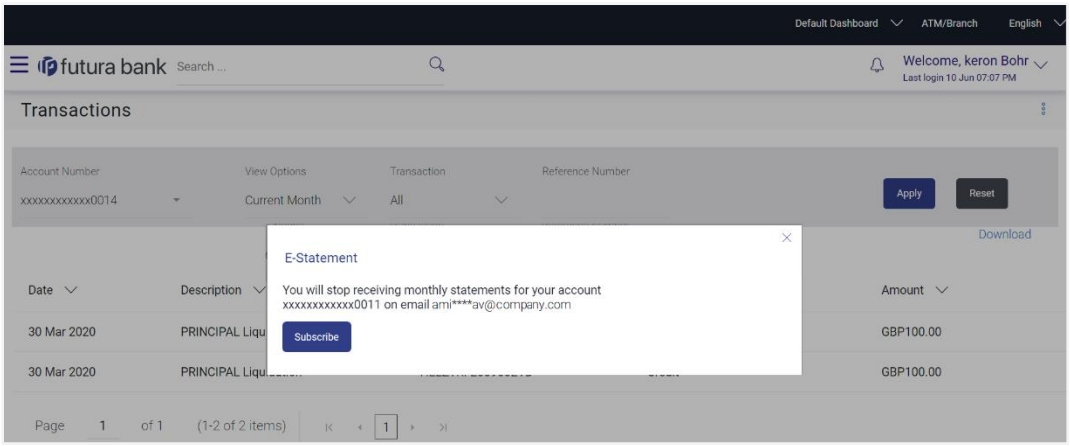
# 9.1 E-Statement

A customer might wish to receive regular e-statements at his email address instead of physical copies. In this case, the customer can select the option to subscribe for an e-statement. Once a request for an e-statement is made, the customer will begin to receive regular statements at his email address maintained with the bank.

**To subscribe / unsubscribe for e-statements:**

1. Click on the icon on the **Transactions** screen, and click **E-Statement** to subscribe / unsubscribe for e-statements.

**E-statement**



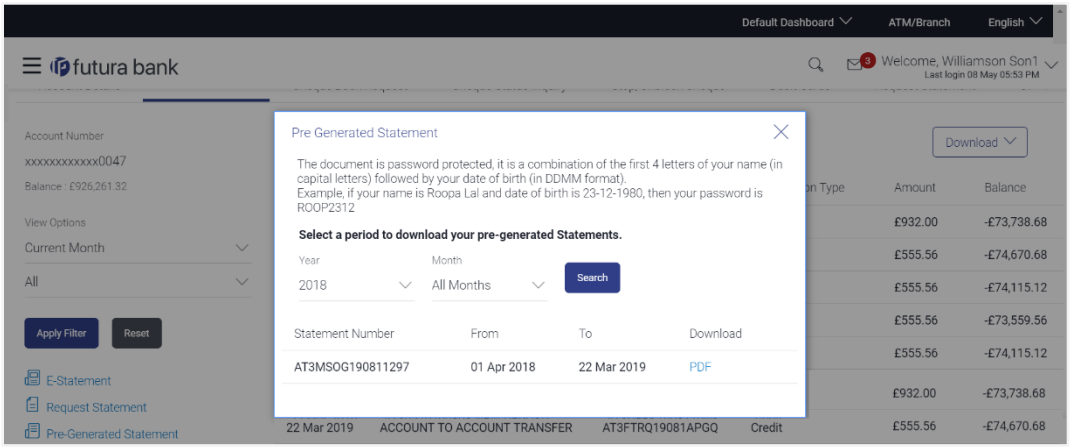

2. The Pop-up Message appears. (Subscribe to E-Statement You will receive monthly statements for your account <Number in masked format> by email at <User's email address>)
   a. Click **Subscribe** to opt to receive monthly statements on your registered email address.
   b. The success message of request submission appears. Click **OK** to complete the transaction.
3. If the user has already subscribed for e-statements, the pop up message contains a message stating that the user is subscribed to receive e-statements. The option to unsubscribe for e-statements is provided.
   a. Click **Unsubscribe** to opt out of receiving monthly statements on your registered email address.
   b. The success message of request submission appears. Click **OK** to complete the transaction.
   c. Click **Proceed** to Unsubscribe.
4. The success message of request submission appears.
   OR
   Click on **Go to Account Details** link to go back to **Loan Overview** page.

## 9.2 Pre-Generated Statement

**To download pre-generated statements:**

1. Click on the icon on the **Transactions** screen, and click **Pre-generated Statement** to download a pre-generated statement.
   The **pre-generated statement** screen appears.

**Pre-generated Statement**




**Field Description**

| Field Name | Description |
|---|---|
| **Select a period to download your pre-generated Statements** | |
| **Period** | |
| **Year** | The year for which the statement is required |
| **Month** | The month for which the statement is required. |
| **Statement Number** | The statement reference number. |
| **From** | Start date of the date period for which the statement is generated. |
| **To** | End date of the date period for which the statement is generated. |
| **Download** | Click the link against a statement to download the specific statement. |

2. From the **Period** list, select the desired year and month for which pre-generated statement is to be required.

3. Click **Search** to search amongst the pre-generated statements for the selected period.
4. Click **Download** link against any record (.pdf ) to download the statement in password protected pdf format..

Home

# 10. Loan Calculators

The application provides calculators to the user, to get an indicative estimate of:

- Loan Installment Amount
- Loan Eligibility Amount

Through the;

- Loan Installment Calculator
- Eligibility Calculator

Calculation is done by the application and results are displayed to the user.

The installment calculator enables users to identity the installment amount payable on a loan of a certain amount for a specific duration. This calculator enables users to identity whether applying for a loan for a specific amount and duration is suitable or not.

The loan eligibility calculator enables users to compute the amount of loan that they are eligible for based on their monthly income and expenses and also the desired loan tenure and estimated interest rate.

## 10.1 Loan Installment Calculator

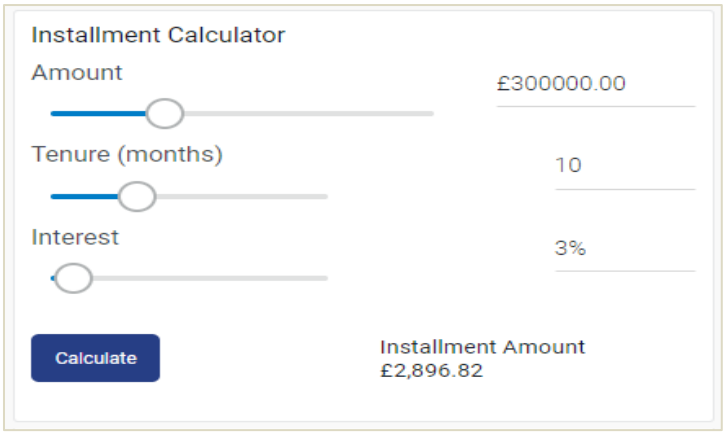
Repayment of a loan includes both the repayment of the principal amount of the loan, and the interest. These two components, together add up to the loan installment amount, which is typically an equated amount paid monthly to the lender (bank).

Loan installment calculator is a simple calculator which calculates the installment value of the loan, for specific amount, tenure and rate of interest. It helps users to understand the monthly outlay, if they were to borrow a sum of money, for a specific time.

**How to reach here:**

*Toggle menu > Accounts > Loans and Finances > Loan and Finance Overview > Loan Installment Calculator*

**Loan Installment Calculator**



**Field Description**

| Field Name | Description |
|---|---|
| **Amount** | The loan amount that the user wants to apply for, from the bank. |
| **Tenure (months)** | The tenure of loan in terms of months. |
| **Interest** | The interest rate that bank will charge on the applied loan. |
| **Installment Amount** | The calculated monthly installment that the user will have to pay towards loan settlement (for the given loan amount, interest rate, and loan tenure). |

**To calculate the installment for a particular loan amount, tenure and interest rate:**

1. In the **Amount** field, click and drag for the desired loan amount, or input the amount manually.
2. In the **Tenure** field, click and drag for the appropriate loan tenure, or input the tenure manually.
3. In the **Interest** field, click and drag for the interest rate, or input the interest rate manually.
4. Click **Calculate**, to view the **Installment Amount**, which the user will have to pay regularly towards the loan (for the given loan amount, interest rate, and loan tenure).

## 10.2 Eligibility Calculator

The eligibility calculator enables users to understand the maximum amount of loan that they are eligible for, considering their average monthly income and expenditure. The calculator computes the eligible loan amount and average installment per month.

Loan Eligibility Amount calculation is performed by the application and results are displayed.

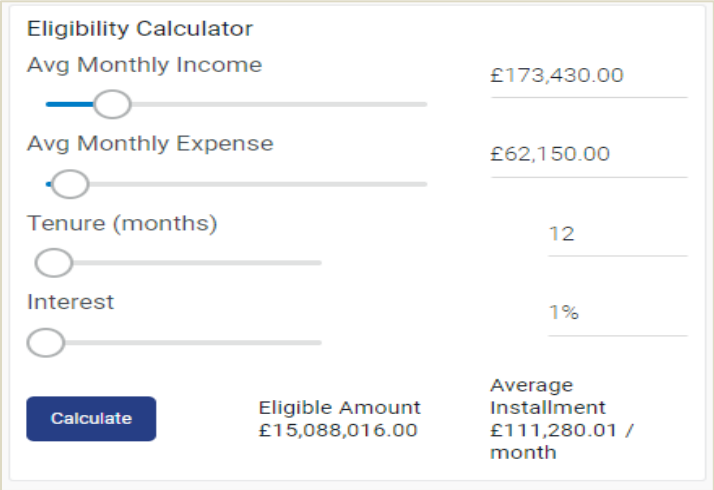
The eligibility is calculated on the basis of:

- The user's average Monthly Income
- The user's average Monthly Expenses
- Tenure of the loan
- Estimated rate of interest

**How to reach here:**

*Toggle menu > Accounts > Loans and Finances > Loan and Finance Overview > Eligibility Calculator*

### Eligibility Calculator




### Field Description

| Field Name | Description |
|---|---|
| **Avg Monthly Income** | Monthly income of the user, on an average. |
| **Avg Monthly Expense** | Monthly expenses of the user, on an average. |
| **Tenure (months)** | The tenure of the loan in terms of months. |
| **Interest** | Interest rate on the loan. |
| **Eligible Amount** | Eligible loan amount. |
| **Average Installment** | Displays the estimated monthly installment amount. |

**To obtain the eligible loan amount:**

1. In the **Avg Monthly Income** field, click and drag for the monthly income, or input the amount manually.
2. In the **Avg Monthly Expenses** field, click and drag for the monthly expenses, or input the amount manually.
3. In the **Tenure** (months) field, click and drag for the loan tenure of loan, or input the tenure manually.
4. In the **Interest** field, click and drag for the applicable rate of interest, or input the interest rate manually.
5. Click **Calculate** to view the eligible loan amount and the average installment / month.

Home

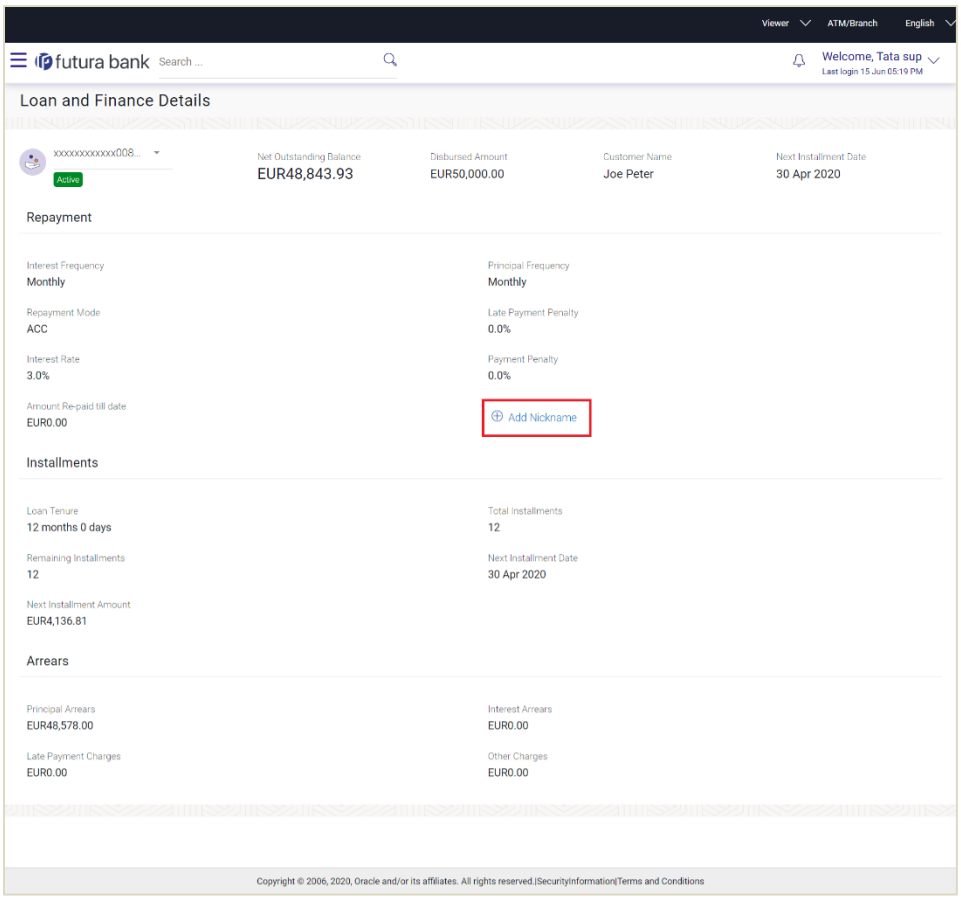
# 11. Account Nickname

A user can assign their own description or name to all savings, checking, term deposits, and loan accounts. A nickname is a unique user defined description for an account. Nicknames will be displayed, along with the account number in all enquiry and transaction screens. The user can also modify or delete the nickname, if required. In case of account with nickname, the account number will get displayed with the nickname.

**To add nickname to an account:**

1. Click ⊕ Add Nickname, to add nickname to an account, in the **Loan Account Details** screen.
2. In the **Add Nickname** field, enter the nickname you want to use.

**Add Nickname- Example**



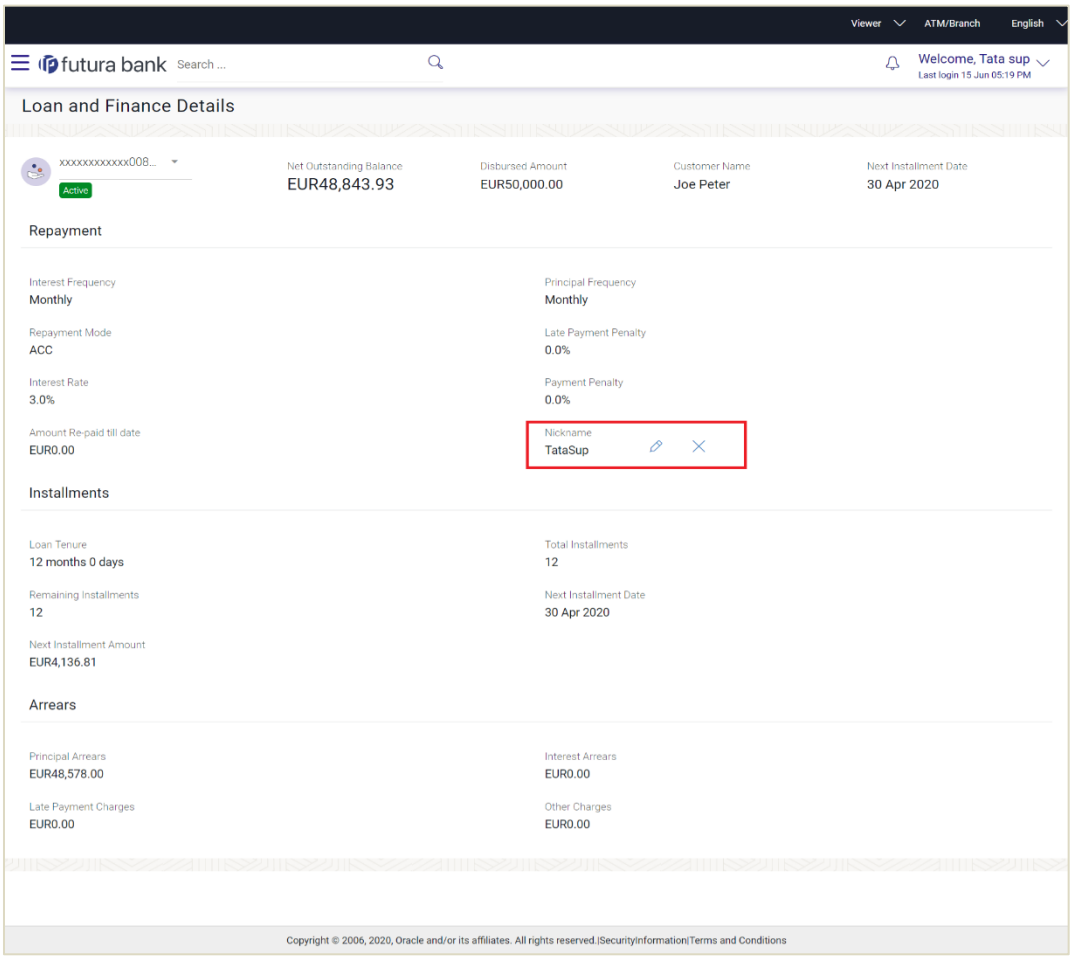
**Field Description**

| Field Name | Description |
|---|---|
| **Add Nickname** | The user defined description or name assigned to CASA/ TD/ Loan accounts, is displayed. |

3. Click ✓ to save your changes.
   Nicknames will be displayed along with account number, in all enquiry and transaction screens.

**To edit / delete the nickname assigned to an account:**

**Add Nickname - Edit/ Delete**




- Click ✎, to modify the nickname.
- Click ✕, to delete the nickname.

# FAQ

1. **Who all can view a nickname that a user has set?**

   One account can have multiple nicknames set by different users, who have access to that account – however only the logged in user can view the nickname he has set.

2. **Are nicknames displayed in all places, where an account number is displayed?**

   No, Approvers can only view the account number, but not nicknames set by makers. Further Review screens contain the account number (where applicable), but not the nickname.

3. **Can I initiate full loan settlement and closure of loan account from digital banking platform?**

   OBDX do not restrict the user from initiating a full loan settlement, provided the configuration is available in the host to calculate final settlement amount and accept the request.

4. **Can I access closed loan accounts from digital banking platform?**

   Corporate users can access closed loan accounts from the digital banking platform from the Loan Summary widget.

5. **As a corporate user, what are the loan accounts that I can view?**

   A corporate user can view all the accounts that he has access to. This includes the accounts of his primary party as well as those of the linked parties.

6. **Can I perform repayment of the Loan 24/7, on the Online Platform?**

   Financial Transactions, such as repayment of loan will be allowed within the business hours (or the working window of the transaction).

**Home**